

Exhibit 14

COMMITMENT LETTER DUPLICATE

Date	JUNE 26, 2006
Lender	WELLS FARGO BANK, N.A.
Borrower(s)	PHILIP A MCFARLAND
Present Address	65 RARE DOGWOOD LANE HEDGESVILLE, WV 25427

The Lender is pleased to inform you that your loan application has been approved, subject to the following terms and conditions.

COMMITMENT TERMS - Based on Lock-In Terms

Commitment Expiration Date: 08/13/06

Property Address: 65 RARE DOGWOOD LANE

HEDGESVILLE, WV 25427

Property Type: SFD: SINGLE FAMILY DWELLINGOccupancy: PRIMARYLoan Number: 0153595319Sales Price: N/ALoan Type: 2/6 ADJUSTABLE ARMLoan Amount: \$181,800FIRST MORTGAGE LOANLoan Term: 360 MONTHSInterest Rate: N/A

Loan Purpose

CASH OUT REFINANCE

Pricing Program

CREDIT GRADE Y5Interest Only (Months): N/AAmortization Type: Principal and InterestLTV: 90.00 %Mortgage Insurance Monthly Premium: N/ATLTV: 90.00 %Mortgage Insurance Initial Premium: N/ACLTV: 90.00 %UNDERWRITING REVIEW FEE: \$695.00Initial Interest Rate: 7.750%Loan Origination Fee: 3.000%Prepayment Penalty(Y/N): Y (2 YEARS)

Cashout: _____

(guaranteed)

(guaranteed)

11th Year Renewal Rate % N/AIndex: 5.619%Loan Discount: N/AMargin: 5.375%Interest Rate Caps: 3.000%1.000%6.000%

Max. First Adjustment Max. Periodic Adj. Thereafter Max. Lifetime Adj.

Monthly Principal and Interest Payment (not including monthly accruals
for taxes, hazard-insurance or other escrows required by the Lender):
\$1,302.44 (This reflects the Initial Principal and Interest Payment).